

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In re:

Ernestine Allen

S.S. No.: xxx-xx-6640

Mailing Address: 205 South Driver Street, Durham, NC 27703-

Case No. 11-80502

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 25, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 12, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Verizon Wireless		Cell Phone

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
				**
	Nationwide	1	\$9,284	**
				**
				**
				**

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Nationwide	1	\$925	N/A	n/a	\$925.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS w/ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Motor Credit	1	\$0	5.00	\$0	\$0.00	Judgment Lien
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS w/ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Home Credit-910	7	\$4,210	5.00	\$42	\$87.78	2006 Dodge Stratus
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. **\$500**

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int.% Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

(DMI) = **None(\$0)**

\$751

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,251 per month for **60** months, then

\$ N/A per month for **N/A** months.

Adequate Protection Payment Period: **months**

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

** = Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Home Credit Attn: Managing Agent 2005 N. Pointe Drive Suite A-11 Durham, NC 27705
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Hutchens, Senter, & Britton, PA Post Office Box 2505 Fayetteville, NC 28302
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101-7346
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Credit Financial Services*** Post Office Box 451 Durham, NC 27702-0451	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	CSDDUR Post Office Box 530 Durham, NC 27702-0530	Matthew David Grant 4118 Lady Slipper Lane Durham, NC 27704
Experian P.O. Box 2002 Allen, TX 75013-2002	Duke University Hospital** PO Box 15000 Durham, NC 27704	Nationwide Advantage Mortgage Attn: Managing Agent Post Office Box 919000 Des Moines, IA 50391-9000
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701	North Carolina Department of Rev c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Federal Housing Authority** Department of HUD 1500-401 Pine Croft Road Greensboro, NC 27407	North Carolina Dept of Revenue** Post Office Box 1168 Raleigh, NC 27602-1168
Internal Revenue Service (ED)** Post Office Box 7346 Philadelphia, PA 19101-7346	Ford Motor Credit Company National Bankruptcy Service Center Post Office Box 537901 Livonia, MI 48153-7901	Smith Debnam Narron Drake Sain & Myers, L.L.P P.O. Box 26268 Raleigh, NC 27611

State Farm Insurance Companies
1500 State Farm Boulevard
Charlottesville, VA 22909-0001

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858